

Part 421.1: GOALS AND POLICIES FOR HOUSING IN RHODE ISLAND

Housing goals are the general objectives toward which the state is striving, while housing policies establish the ways the state is attempting to achieve these goals.

1-1 GOALS

State Housing Plan goals reflect the general intent of certain federal and state legislative mandates (see *Appendix E*). It is from this firm grounding that housing policies and implementation priorities are established. The goals this plan strives to achieve are as follows:

1-1-1 Quantity

- A. Promote orderly residential growth through up-to-date regulations and innovative land use techniques while conserving natural resources and neighborhood cohesiveness.
- B. Ensure the provision of a sufficient number of housing units to meet population needs.

1-1-2 Quality

- A. Preserve the health, safety, stability, and singularity of residential neighborhoods.
- B. Protect the public health, safety and welfare through building and minimum housing standards for initial and continued occupancy of dwellings and other structures.
- C. Provide all individuals, regardless of race, religion, sex, marital status, ethnicity, handicap, or age, with the opportunity to live in decent, safe and sanitary housing.

1-1-3 Variety

- A. Make certain all citizens have equal access to a wide range of housing choices and available financing.

1-1-4 Accessibility

- A. Locate housing units in reasonable proximity to employment opportunities, commercial enterprises, leisure time activities and public transportation.
- B. Protect all citizens from housing discrimination.

1-1-5 Affordability

- A. Provide an adequate number of affordable housing units for low-income citizens, those with severe cost burdens and those with special needs.

1-2 POLICIES

To promote realistic housing goals basic policies have to be formulated. Policies such as the encouragement of development, preservation, rehabilitation, and affordable housing must be broad enough to account for a variety of circumstances. These policies will provide the on-going procedural context within which implementation proposals are formulated and activated.

1-2-1 Population and Diversity

- A. Take into account the latest and most reliable population and housing estimates, projections, and local housing unit "build-out" figures in establishing, or changing housing policies and implementation proposals at any given time.
- B. Promote diversity of housing types and price/rental ranges using current and projected figures for population, income and employment opportunities to help establish housing needs.
- C. Actively help and encourage people of different racial or ethnic backgrounds and those from "special population groups" to seek and obtain their own choice of housing wherever they wish.

1-2-2 Housing Code Enforcement

- A. Promote the continual updating and conscientious enforcement of the State Building Code, the State Housing Maintenance and Occupancy Code, the State Fire Safety Code and other housing related laws and ordinances.
- B. Strive to eliminate or contain lead paint and other lead contaminants in residential buildings and environments.

1-2-3 Stabilizing and Protecting Existing Areas

- A. Encourage and support stabilization of local neighborhoods and the aggressive renewal of deteriorating areas while attempting to preserve essential indigenous characteristics and preventing unwarranted displacement of low-income citizens.
- B. Enhance and preserve historic and other aspects of neighborhoods and communities which add identity and character.
- C. Support the health, welfare, and safety of residential areas by recognizing and promoting the importance of ground water protection, pollution control, watershed management and flooding abatement.

1-2-4 Improved Usage of Existing Structures

- A. Encourage and support the optimum use and maintenance of the existing housing stock.

1-2-5 Optimum Locations for New Housing Units

- A. Encourage and support the production of new housing as warranted and the growth of existing and new neighborhoods best meeting the needs of the local and regional population.
- B. Support the location of new housing relative to existing or planned:
 - (1) transportation, water and sewer services, education, and other public services;
 - (2) employment opportunities, commercial and community services;
 - (3) site compatibility with land uses as specified in current local comprehensive plans, and those of bordering communities.

1-2-6 Affordable Housing and New Housing Concepts

- A. Develop and support innovative building methods that will produce affordable housing for low and moderate income households.
- B. Study, develop, and implement improved techniques, legal remedies, and institutional structures for housing and neighborhood development, growth management, housing financing, and housing stock maintenance.

Part 421.2: HOUSING PLANNING AND DEVELOPMENT ISSUES

2-1 PLANNING MANDATES AND RESPONSIBILITIES

2-1-1 Housing Planning at the State Level

The Statewide Planning Program, R.I. Department of Administration, is responsible for establishing and periodically updating long range housing goals, policies, and implementation plans for the orderly growth and development of the state as authorized under *Rhode Island General Law (RIGL) 42-11-10*. The principle document resulting from this authorization is the *State Guide Plan Housing Element*, commonly referred to as the *State Housing Plan*. Statewide Planning is also mandated, under *RIGL 42-11-2*, to provide planning assistance to other state departments and agencies.

The State Planning Council, consisting of state agency heads and gubernatorial appointments of local public and private individuals, has the responsibility of adopting the State Guide Plan and its various component elements after necessary public reviews, modifications, and possible amendments. It is also the council's responsibility to ensure that such planning activities are coordinated with all state agencies, local government and other public and private groups.

Under *R.I. Executive Order 83-11 and Presidential Executive Order 12372* local housing proposals for federal government funding are required to be consistent with state, regional, and local housing plans. Statewide Planning is the lead agency on the state level to see that these requirements are met.

Since 1995, the U.S. Dept. of Housing and Urban Development (HUD) has required the state and the six Community Development Block Grant entitlement communities to prepare three year housing strategy plans to support funding requests for various HUD housing programs. These multi-year Consolidated Plans have replaced the former Comprehensive Housing Affordable Strategy (CHAS) submissions. Consolidated Plans combine planning, application, and reporting requirements of various Community Planning and Development Programs into single submissions. Action plans for assessing on-going performance and certain certifications must still be submitted to HUD on an annual basis.

The Rhode Island Housing and Mortgage Finance Corporation, or Rhode Island Housing (RIH) as it is more commonly known, is a quasi-public agency. It has been designated to prepare consolidated plans ((9)) for the State of Rhode Island. Separate "plans" must be submitted to HUD by the six "entitlement" communities of Warwick, Cranston, Providence, East Providence, Pawtucket, and Woonsocket, but R.I. Housing must still include these communities in its analysis and planning for the whole state.

The seven housing strategy areas prioritized in the State of Rhode Island Consolidated Plan for 1995-98 were: neighborhood revitalization, rural development, enterprise zones, homelessness, anti-poverty strategy, barriers to affordable housing, and special needs.

The Consolidated Plan and the State Housing Plan differ in both immediacy and intent. The Consolidated Plan provides an inventory of present housing programs and data, and establishes how housing problems can be reduced or eliminated by applying funds for specific program activities. The State Housing Plan is intended to serve as a long-term planning guide for state and local governmental agencies and is meant to direct activities in accord with longer range state interests that are consistent with other subject areas of the State Guide Plan.

2-1-2 Local Housing Planning

All Rhode Island municipalities are required to adopt and periodically update a comprehensive plan according to the provisions of RIGL 45-22.2, known as The R.I. Comprehensive Planning Land Use Regulation Act. All plans must include housing elements. These housing elements must identify and analyze existing and forecasted housing needs and objectives. Local policies and implementation strategies are required to provide a balance of housing choices for all income levels with particular emphasis on those special population groups that are likely to be more vulnerable to housing difficulties.

The ten major housing priorities the majority of towns and cities have emphasized in their current housing elements are outlined in Appendix B-1. All of these priorities were selected by at least 20 of Rhode Island's 39 cities and towns. The top priority was selected by 33 of the 39 communities.

All Housing Elements, along with other integral elements of comprehensive plans, must be submitted to the Statewide Planning Program, R.I. Dept. of Administration for final approval. Approval is contingent on housing element consistency with all provisions of *RIGL 45-22.2*, and those expressed in the State Guide Plan. Upon adoption, this state guide plan element will replace previous state housing elements and become the principle measure of consistency for the future housing elements of all Rhode Island communities.

2-2 HOUSING DEVELOPMENT FACTORS

2-2-1 Housing Location

Suitability and availability need to be studied when planning new residential development or making changes to existing areas.

Land features such as geology, topography and drainage are important determinants of suitability and need to be examined whenever residential land use changes are being considered.

Establishing a running inventory of undeveloped acreage available for housing is an important aspect of suitability. Such figures are needed for "build-out" projections. They are also valuable for "cross-checking" the viability of population projections.

"Build-out" projections should be included in housing element updates. Many of the housing projections for the year 2000 in *Appendix B-2* were completed from computations made on "build-out" statistics presented in local comprehensive plans. Approximate "build-out" estimates are included in *Appendix B-3* for those communities that projected such dates.

Suitability also involves the avoidance of land use changes significantly incompatible with existing adjacent uses.

Availability is closely tied to market economics and what land might be available at any particular time. Potential site inventories for affordable housing are usually speculative due to economic constraints. Land purchases for such housing almost always require substantial infusions of financial aid, special incentives or other allowances.

Certain economic and social considerations are necessary when classifying either prime or marginal land for residential use. For instance, encouraging residential development on less suitable lots in higher density urban areas accessible to public utilities and services is usually a sounder economic policy for a community than allowing unplanned construction in rural areas that are not served by such amenities. Also, "in-fill" development in urban areas encourages the rehabilitation and general improvement of adjacent properties.

The decision to conserve undeveloped land with outstanding topographical features or fragile conditions may often be a prudent move even if the land is suitable for housing. Such a decision usually depends on the paucity or abundance of such sites in the community or in the region.

2-2-2 Demographics

Population figures provide a baseline determinant needed to estimate what current and future housing needs might be. The official 1990 U.S. Census count for Rhode Island is 1,003,464. While state and local population figures from the 1990 census are still cited, more up to date counts, based on estimates and projections, are presented in this report.

In 1995 Statewide Planning projected town and city populations in five year intervals up to the year 2020 using the Cohort-Survival method ((6)). These projections (for years 1995 and 2000 only) have been used in *Appendix C-1*, "Population in Rhode Island Communities for Given Years: 1970-80-90-95 and 2000."

Population growth counts shown in *Appendix C-1* indicate twenty-one out of thirty-nine Rhode Island communities grew by 10 percent or more during the 1970-80 decade but this growth was more than off-set by a loss in eight other communities that resulted in a statewide change of -0.3 percent. The population loss was concentrated in older Metropolitan Core communities that experienced significant industrial closings and in the communities of Newport, Middletown and North Kingstown due to major Naval base closings, transfer of base personnel and base employment "cut-backs."

During the 1980-90 decade eighteen communities experienced growth of 10 percent or more and the number that lost population dropped to five. Statewide, overall population grew by 5.9 percent.

The most significant changes during the period between 1970 and 1990 took place in the seven rural Western R.I. communities that grew collectively by 25 percent, and in Southern R.I. where there was a 27.1 percent increase.

It is estimated that population gains have been extremely minimal during the 1990 to 2000 decade; a gain of only 0.88 percent has been projected statewide and only three communities are expected to have grown by more than 10 percent. Most of the slow growth experienced in Rhode Island during this decade is the result of a severe economic slow down of the early 1990's.

2-2-3 State Legislative and Regulatory Controls

Specific laws and regulations govern the development of housing in Rhode Island. Major enabling legislation is listed as follows:

Rhode Island Land Development and Subdivision Review Enabling Act of 1992 (RIGL 45-23): every municipality must adopt land development subdivision regulations that comply with this act. They are required to establish standard review procedures for local land development and subdivision review and approval in accordance with the provisions of this chapter.

The Rhode Island Comprehensive Planning and Land Use Regulation Act of 1988 (see Section 2-1-2): this is the most important law affecting local housing planning activities. Through the implementation of land use and housing elements of local plans (required under this act) municipal housing strategies are developed and carried out, and affordable housing is promoted.

The Rhode Island Zoning Enabling Act of 1991 (RIGL 45-24): all local zoning ordinances must conform to the provisions of this act and they must be prepared, adopted, and amended as necessary in accordance with a comprehensive plan as required under chapter 22.2, title 45 of the R.I. General Laws.

An additional legislative listing pertinent to this report can be found under "Housing Legislation" in Appendix E.

2-2-4 Public Facilities and Services

Since 1970 the number of persons per household in Rhode Island has been, with a few exceptions, declining (see Table 421-3(09)). This trend has occurred regardless of whether the state has been gaining or losing population. The reductions in household size have caused an increase in the total number of households and a similar percentage increase of housing units. In turn, these additional housing units have increased the demand for public facilities and related infrastructure. The need to construct new public sewer and water systems, and roads, or extend existing facilities as a community's population increases are "growth management" issues. These issues are of particular concern to many urban and rural communities and are mentioned elsewhere in this report.

Transportation patterns in Rhode Island have historically been governed by residential, commercial and industrial growth. As a result, the shift of such land uses from the older urban centers to certain suburban and rural areas has been followed by a changing transportation service infrastructure. For instance, instate and regional railroad freight and passenger service has substantially diminished and has become increasingly tied into serving special clientele. Many former railroad right-of-ways and canal paths have now become hiking and bicycle trails.

The principal mode of public transportation in the state is bus service provided by the Rhode Island Public Transit Authority (RIPTA). Since RIPTA was created in 1964 it has increased its service route coverage almost two and a half times ((7)). Only three of the thirty nine municipalities in the state are presently without scheduled RIPTA service (Charlestown, Exeter, and the island of New Shoreham).

Approximately 82 percent of Rhode Island's population reside within 3/4 of a mile of RIPTA service. However, RIPTA service is limited in some rural communities to commuter service to and from Providence in mornings and evenings.

During FY 1997 passengers used RIPTA fixed route bus service approximately 19.5 million times. In addition, elderly and handicapped individuals received para-transit van service on over 450 thousand occasions. As part of a new transit initiative program, RIPTA is looking to provide new service or enhanced service to areas of the state where new riders can be attracted. Areas to be considered for this enhanced service include major employers and emerging shopping and commercial areas. RIPTA also provides a monthly pass option and special discount fares for students, the elderly, and handicapped individuals.

While RIPTA provides a statewide service, the future is not certain. The federal operating assistance that has been provided in the past was no longer be available as of FY 1999. Unless state funds replace this significant financial loss, the RIPTA system will have to shrink considerably. Service reduction would probably mean limiting service to densely populated older urban areas. Major portions of Rhode Island will lose public transit services and many night and weekend routes will be reduced or eliminated.

2-2-5 Current Trends

Between 1970 and 1995, the state added two units of housing for every *one* new addition to the population ((4, 5)). Reasons for this are complicated. Factors include demographic trends such as smaller households, more elderly persons living independently, and economic trends such as the building boom of the mid-1980's.

Residential Land Use	1970 (in acres)	1970 (by %)	1988 (in acres)	1988 (by %)	1995 (in acres)	1995 (by %)	Change '70-'95
	89,142	12.8	129,002	18.7	138,632	20.0	55.5%

Population shifts depicted in the above tabulation and tables 421-2(01) and 2(02) document the suburbanization of formerly rural areas and the trend of migration from older central cities that first began in the 1940's. Providence, Central Falls, and Woonsocket each lost population starting in the 1930's. At first, Pawtucket absorbed some of this migration and achieved a slight increase in population. By the 1950's, Pawtucket joined its other urban neighbors in net population loss. The population decline in the central cities would have been even more notable if not for the offsetting increase in the population of Newport that continued until the naval base closure in the 1970's. However, since 1980 the decline in central city residents has slowed considerably and in some instances shown slight increases. Population growth rates are shown in Appendix C-1.

The correlation between population shift and land use can be examined from a spatial perspective by classifying communities based on their geographic and historic relationship to an urban core. Providence, Pawtucket, and Central Falls can be treated as a single urban core, with Newport and Woonsocket as outlying, secondary cores. Remaining communities can be divided into inner ring, outer ring, western, or coastal. These rings are then referred to as *spatial zones*. The inner ring communities are categorized by a common border with an urban core city. Warwick is the one exception because there is a one and one half mile wide portion of eastern Cranston separating it from sharing a border with Providence. Outer ring communities lie slightly farther out from core cities.

Table 421-2(01)
POPULATION BY SPATIAL ZONE 1930-2000

Source: U.S. Census and RI Statewide Planning

<u>Inner Ring</u>	<u>Outer Ring</u>	<u>Western</u>	<u>Coastal</u>
Cranston	Barrington	Burrillville	Charlestown
East Providence	Bristol	Coventry	Jamestown
Johnston	Cumberland	Exeter	Little Compton
Lincoln	East Greenwich	Foster	Narragansett
Middletown	North Kingstown	Glocester	New Shoreham
North Providence	North Smithfield	Hopkinton	South Kingstown
Warwick	Smithfield	Richmond	Westerly
	Portsmouth	Scituate	
	Tiverton	West Greenwich	
	Warren		
	West Warwick		

As city residents have dispersed to the suburbs and new residents have moved into the state, housing patterns have changed. Proportionally, less multifamily housing has been constructed in the suburbs, and less expensive land prices have enabled single family homes to be constructed on larger lots than in central cities. Historically, housing has been densest in the communities of Central Falls, Pawtucket, Providence, and Woonsocket.

This shifting pattern in population has caused several formerly suburban communities to become urbanized. Four of the seven municipalities listed as inner ring (Cranston, East Providence, North Providence, and Warwick), and one of the communities listed as an outer ring (West Warwick), have developed to the point where they now fit the definition of urban.

Table 421-2(02)
POPULATION GROWTH BY SPATIAL ZONE
1930-2000

Source: U.S. Census and RI Statewide Planning

2-2-6 Other Considerations

The condition of the national, regional, and local economy has a significant bearing on housing loan practices of financial institutions. Construction loans and mortgage interest rates in Rhode Island were adversely affected at the beginning of the '90s by the collapse of many credit unions within the state.

This led to significantly higher lending rates and greater caution in lending institutions. The result was that fewer homes were constructed and sold. Building permit data in the tables appearing in Appendix A of this report reflect the low number of residential construction permits taken out during the early years of the decade. There has been a gradual increase during the later part of the decade as the economy has improved and stabilized.

The closing of the Quonset Naval Base in North Kingstown during the 1980's and the continued shrinkage of the naval presence in the Aquidneck Island communities of Portsmouth, Middletown, and Newport has also had a significant affect on the housing market in the state. Military personnel transfers and the credit union crisis continued to increase vacancy rates until the mid 1990's. Real Estate and building sources have indicated there has been a distinct reduction in vacancy rates on Aquidneck Island since 1995 because of an improved economy. The financial situation has also improved substantially. The continued decrease in state population and the apparent stabilizing of household size during this decade resulted in higher than normal vacancy rates even though lower income households found fewer housing units available at prices they could afford.

The decline in manufacturing jobs has been offset somewhat by employment in the service industries and retail trade, but the state continues to lag behind other states in the northeast in wages and benefits. This has caused many young people to continue living with their parents or to move out of state seeking more favorable work opportunities.

2-3 HOUSING MARKET AREAS

This State Housing Plan continues to utilize the six housing market areas initiated in the 1978 State Housing Plan. These designated areas relate to concepts of inter-related social and physical relationships as originally promulgated by the federal government. Boundaries of these housing market areas are shown on a map in Appendix A-13.

Since these housing market areas have been used for statistical purposes for almost two decades, there is considerable past data available for comparative analysis. Local officials can also make comparisons between their community and others in their housing market area and compare their market area with others around the State.

Part 421.3: HOUSING PROBLEMS

3-1 OVERVIEW

The deteriorated physical condition of available housing (and certain neighborhoods), discriminatory practices, unaffordability, and the continued lack of an adequate supply of housing for special populations are major factors affecting the ability of many middle- and lower-income households to secure acceptable housing in Rhode Island.

3-1-1 Substandard and Abandoned Housing and Deteriorating Neighborhoods

Substandard Housing

For the purpose of determining lower-income household needs*, the federal Department of Housing and Urban Development (HUD) defines substandard rental housing as:

The number of housing units built before 1940 and occupied by renter households with annual incomes at or below the poverty level, as defined by the U.S. Bureau of the Census ((12)).

It is hard for a poverty-level household to be able to pay a high enough rent to enable the owner to cover needed maintenance and still make a net profit (see Appendices C-2 & 3). The problem becomes even more acute concerning units built prior to 1940, which are likely to require greater expenditures for repairs and upgrading to conform to present codes.

In 1990 there were 141,161 housing units statewide that were built prior to 1940. Of this number, 61,282 were renter-occupied. Households with incomes below the poverty level lived in 11,974 (19.5 percent) of these units. Only 1,758 (1.2 percent) of the units built before 1940 were occupied by households with federal rent subsidies during 1990-91. These units passed HUD required Housing Quality Standards at the time the tenants moved in and are re-inspected on an annual basis. Using the HUD definition cited above, there is a high probability that the other 10,216 pre-1940 housing units occupied by poverty-level renter households were in some degree of substandard condition. High lead paint levels are a major health hazard prevalent in much of this older housing stock.

Table 421-3(01) provides information on the location of substandard housing lived in by poverty-level renter households, the income group most vulnerable to experiencing housing difficulties. The 1,758 below-poverty-income households with rent subsidies in 1990-91 were not included in the substandard percentage figures for the state and the individual communities in the table. At the time of the 1990 Census, 78 percent of all Rhode Island poverty level households in substandard housing (according to HUD's definition) lived in Central Falls, Cranston, Newport, Pawtucket, Providence and Woonsocket. If the HUD based figures are further refined by subtracting those (defined) households with HUD rent subsidies, 82 percent of such households lived in the aforementioned communities.

* HUD recognizes the RI Housing, Maintenance and Occupancy Code as the legal entity for defining and evaluating substandard housing conditions in Rhode island. The figures obtained from the pre-1940 totals are used (by HUD and Statewide Planning) only to determine a gross estimate of substandard units occupied by very low income (poverty level) households.

Table 421-3(01)

POVERTY LEVEL RENTER HOUSEHOLDS IN SUBSTANDARD HOUSING IN R.I.: 1990

City/Town	All Renter- Occupied Units	Renter Households Below Poverty Level			
		Total	Occupying Pre-1940 Units*	Occupying Pre-1940 Units Without HUD Rent Subsidies	Estimated Percentage of Substandard Units**
Barrington	615	37	16	10	1.6
Bristol	2,592	468	208	162	6.3
Burrillville	1,263	223	101	81	6.4
Central Falls	5,068	1,582	707	602	11.9
Charlestown	609	83	NI	---	---
Coventry	2,200	448	90	54	2.5
Cranston	9,872	1,642	467	424	4.3
Cumberland	2,635	363	101	73	2.8
East Greenwich	1,156	233	105	37	3.2
East Providence	7,911	1,163	182	157	2.0
Exeter	288	33	0	---	---
Foster	195	31	NI	---	---
Glocester	403	72	NI	---	---
Hopkinton	523	84	NI	---	---
Jamestown	451	88	NI	---	---
Johnston	2,647	541	61	49	1.9
Lincoln	2,497	310	102	68	2.7
Little Compton	257	21	NI	---	---
Middletown	3,315	272	29	22	0.7
Narragansett	2,461	596	91	71	2.9
Newport	6,539	1,238	470	375	5.7
New Shoreham	129	4	NI	---	---
North Kingstown	2,534	342	65	55	2.2
North Providence	5,393	821	140	127	2.4
North Smithfield	716	81	7	6	0.8
Pawtucket	16,092	3,028	1,156	990	6.2
Portsmouth	1,761	165	32	21	1.2
Providence	37,609	11,936	5,434	4,977	13.2
Richmond	190	14	NI	---	---
Scituate	452	17	NI	---	---
Smithfield	1,198	236	24	19	1.6
South Kingstown	2,239	482	167	137	6.1
Tiverton	948	196	111	88	9.3
Warren	1,838	280	175	67	3.6
Warwick	8,556	1,205	209	151	1.8
Westerly	3,256	523	179	63	1.9
West Greenwich	149	30	NI	---	---
West Warwick	5,288	994	257	239	4.5
Woonsocket	11,340	2,576	1,124	1,038	9.2
STATE TOTAL	153,185	32,458	11,974***	10,216****	6.7

*Considered substandard under HUD definition in text (see 3-1-1).

**Qualified percentage of substandard occupied rental units as determined by RI Statewide Planning Program by factoring out those with rent subsidies.

***State total includes 164 units not identified by community but listed by the US Census.

****State total includes 53 units without rent subsidies not identified by community but factored in by RI Statewide Planning Program.

The *State of Rhode Island 1995-1998 Consolidated Plan* prepared by Rhode Island Housing listed 17,400 units as having moderate to severe physical problems in 1990. This count includes units rented by households of all income levels as well as owner-occupied and vacant units. In any referrals within this plan to substandard housing as part of the total state housing stock, this estimate will be used.

Table 421-3(02) provides a community breakdown on substandard conditions. Of the three data groupings shown, the Rhode Island Housing figures taken from the 1995-98 R.I. Consolidated Plan are the most comprehensive. This Plan used 1990 U.S. Census definitions and data establishing five different indicators of substandard conditions to distinguish severe and moderately substandard housing problems ((9:6)). Plumbing, heating, upkeep, hallway conditions, electric service, and kitchen facilities were the indicators used. For a more complete definition of substandard housing as used by Rhode Island Housing see Appendix F: Substandard Housing. American Housing Survey information from 1988 was also factored into the R.I. Housing evaluations.

It should be noted that substandard housing is not wholly a function of age, and some housing judged to be adequate in 1990 may well have deteriorated into an inadequate or substandard condition at present. Conversely, some substandard housing conditions may have been improved since 1990.

Local comprehensive community plans provided data for two columns in Table 421-3(02). These figures note severe and/or moderate physical problems and were taken as stated or as interpreted from local plan information.

The last three columns simply provide two of the major categories of U.S. Census information usually used to make determinations of substandard conditions, and the total housing units in each community with such deficiencies in 1990. Other census categories often used to define substandard conditions include units built prior to 1940, units with no heating systems, and overcrowded units ((10)).

Home repair programs and reasonable interest rates on home repair loans from financial institutions have provided the means by which a significant number of existing housing units have been rehabilitated since 1990. Figures for FY 1995 as listed in the *1995 Rhode Island Consolidated Annual Performance Report* published by Rhode Island Housing offer an indication of the rehabilitation that has been funded during one of these five years. There were 573 units rehabilitated under the Community Development Block Grant Program (CDBG), 214 under the Low-income Housing Tax Credit Program (LIHTC), and 647 under other grant and loan programs. The substantial volume of units rehabilitated under these programs during the first five years of the present decade indicates that substandard conditions may have diminished statewide, even as the total number of housing units grew by approximately 2.5 percent.

Table 421-3(02)
SUBSTANDARD HOUSING CONDITIONS IN RI COMMUNITIES
AS ESTABLISHED BY VARIOUS SOURCES: 1990

	RI HOUSING: 1995-98 RI CONSOLIDATED PLAN		LOCAL RI COMPREHENSIVE COMMUNITY PLANS		1990 U.S. CENSUS DETAILED HOUSING CHARACTERISTICS - RI		
	Severe Physical Problems	Moderate Physical Problems	Severe Physical Problems	Moderate Physical Problems	Units Lacking Complete Plumbing Facilities	Units Lacking Complete Kitchen Facilities	Total Housing Units
BARRINGTON	18	63	0	38	12	20	5,822
BRISTOL	97	346	0	159	28	56	7,959
BURRILLVILLE	43	155	45	92	45	20	5,751
CENTRAL FALLS	232	831	(232)*	(831)	53	55	7,337
CHARLESTOWN	24	84	15	0	78	14	4,256
COVENTRY	75	270	0	210	17	29	11,788
CRANSTON	108	387	(108)	(387)	113	101	30,516
CUMBERLAND	75	269	(75)	(269)	20	22	11,217
E. GREENWICH	28	99	(28)	(99)	23	91	4,663
E. PROVIDENCE	124	443	13	140	70	110	20,808
EXETER	32	113	0	50	7	12	1,919
FOSTER	23	82	0	137	0	0	1,525
GLOCESTER	45	162	(45)	(162)	23	0	3,460
HOPKINTON	43	152	0	25	25	14	2,662
JAMESTOWN	13	47	(13)	(47)	8	0	2,517
JOHNSTON	51	181	0	17	17	15	10,384
LINCOLN	70	251	0	41	6	35	7,281
LITTLE COMPTON	16	57	(16)	(57)	8	0	1,850
MIDDLETOWN	24	85	(24)	(85)	34	6	7,104
NARRAGANSETT	43	153	(43)	(153)	20	35	8,206
NEWPORT	75	267	0	36	33	57	13,094
NEW SHOREHAM	---	---	---	---	9	1	1,264
N. KINGSTOWN	46	165	0	133	39	33	9,348
N. PROVIDENCE	70	251	0	100	17	32	14,134
N. SMITHFIELD	29	104	(29)	(104)	0	6	3,835
PAWTUCKET	418	1,497	0	1,338	242	295	31,615
PORTSMOUTH	40	144	(40)	(144)	0	11	7,235
PROVIDENCE	980	3,507	0	638	638	753	66,794
RICHMOND	24	86	(24)	(86)	8	10	1,874
SCITUATE	22	77	0	426	10	0	3,520
SMITHFIELD	37	132	0	22	22	9	6,308
S. KINGSTOWN	66	237	(66)	(237)	244	105	9,806
TIVERTON	37	131	(37)	(131)	32	51	5,675
WARREN	69	248	(69)	(248)	55	39	4,786
WARWICK	123	440	(123)	(440)	106	143	35,141
WESTERLY	83	296	0	20	20	14	10,521
W. GREENWICH	16	59	0	49	0	8	1,370
W. WARWICK	80	287	0	53	61	18	12,488
WOONSOCKET	402	1,440	375	750	110	130	18,739
STATE	3,800	13,600	1,420	7,954	2,253	2,350	414,572

*Figures in parentheses: taken from adjacent R.I. Consolidated Plan columns when no comprehensive community plan data could be located. This allowed (qualified) state totals to be made.

Sources: Figures are from indicated sources or derived from available information by R.I. Statewide Planning.

Abandoned Housing

The most severe and often terminal aspect of substandard housing conditions is abandonment. This housing condition is legally defined as the voluntary relinquishment of possession by the owner, with the intention of terminating ownership, but without vesting it in any other person ((14:9)).

Isolated abandonment usually occurs as a result of the "filtering process." This occurs when long-neglected and aged units are no longer financially competitive with surrounding units and are voluntarily withdrawn from the housing stock. Housing units abandoned under these circumstances are usually still viable and salvageable and should be targeted by communities for rehabilitation for low-income homebuyers whenever possible.

It is crucial that local code enforcement and community planning agencies evaluate the phenomena of local abandonment when it becomes an apparent factor in neighborhood disinvestment and deterioration. A significant number of abandoned dwellings in a given neighborhood can signify deep-rooted dis-investment of private capital. This is a serious housing problem for a community because vacant units are often vandalized and are potential fire hazards.

U.S. Census publication 1990 CH-1-41 ((11)) lists abandoned housing under "other vacant" along with a number of other types of vacant housing. The only part of abandoned housing under this subsection that can be clearly distinguished is "boarded up" other vacant housing units. In 1990 there were 706 such units statewide, compared to 1,573 in 1980.

Over 50 percent of the boarded up units in 1980 were in Middletown, Newport, and North Kingstown. Naval base closings and military related personnel cut-backs in those communities accounted for most of the 815 boarded up units at that time. According to the 1990 Census ((11)) there were only 16 units listed as vacant boarded up in these three communities. This significant reduction was brought about primarily as a result of unit demolitions, conversions, and rehabilitation efforts by the remaining Naval command. Nonprofit housing groups such as Asqah Co-operative, Inc., in North Kingstown (which purchased and rehabilitated 96 units of former Naval housing) are also responsible for saving many of these housing units.

During the 1980s there was a decrease of boarded up units in certain other urban communities as well. Woonsocket went from 81 to 12, and Central Falls dropped from 25 to 9. Both of these communities have rehabilitation policies and programs written into their comprehensive plans to promote residential rehabilitation over new construction. In recent years Woonsocket has supported rehabilitation in a number of ways ranging from expeditiously granting permits and zoning changes to actively participating in the promotion of rehabilitating existing housing, while Central Falls has sought to reduce residential density and encourage the construction of single family homes on vacant or cleared lots.

According to Statewide Planning estimates approximately 905 "boarded up" housing units existed in Rhode Island in 1995.

Deteriorating Neighborhoods

When a whole neighborhood is in an advanced state of deterioration, problems become much larger and more insidious. Such areas usually suffer from widespread and chronic substandard housing, and are noted for the abandonment or long-term vacancies of residential and/or other mixed-use properties. Such financial dis-investment is often extremely hard to counter-act.

Many suburban and rural Rhode Island communities have proposed aggressive solutions for dealing with such problems in their comprehensive plans under the general concept of "growth management" planning, but for the larger urban cities deteriorating neighborhoods are still a problem with no single solution.

In Table 421-3(03), a comparison of substandard housing between 1970 and 1990 lends evidentiary support to a consensus among local housing code enforcement officials that substandard housing in the state has diminished substantially in recent years. Over the twenty-year period, the amount of housing considered to be substandard dropped from 22,100 units (Statewide Planning estimate/U.S. Census) to a Rhode Island Housing estimate of 17,400 ((9)). Local communities listed even fewer substandard units in their comprehensive plans (9,374). While the actual number of substandard units probably falls somewhere between the community estimates and those of Rhode Island Housing, both sources indicate improvement in many communities and in the state as a whole.

There were exceptions to the general trend of improved conditions. In northern Rhode Island there were 1,500 substandard units in 1970 and an estimated 2,809 in 1990 ((9)). The vast majority of these additional substandard units were in Woonsocket, where there was an increase from 500 to 1,842 ((9)). Many of these units are part of an aging rental housing stock occupied by a high number of households with poverty-level income (see Table 421-3(01)).

Housing units with deteriorating lead-based paint are very serious health hazards, especially for pre-school age children ((2)). The residential use of lead-based paint was banned as of 1978. Table 421-3(04) provides an estimated range of occupied units with lead-based paint in each community and statewide as of 1995. The "unadjusted" estimates can be considered the maximum possible number of occupied units with lead-based paint. The "adjusted" estimates suggest the minimum possible number. The "adjusted" figures were arrived at by withdrawing from the housing inventory all units known to be demolished or repaired with federal or state funds from 1990 through 1995.

These figures provide insight into the possible magnitude of housing code and health problems caused by lead-based paint in each Rhode Island community and should serve as a guideline for remedial action on lead abatement. It is impossible to determine the units that are current hazards without actual inspections and testing.

Table 421-3(03)

ESTIMATES OF SUBSTANDARD DWELLING UNITS IN R.I.: COMPARISON BETWEEN 1970 AND 1990

<i>Housing Market Area</i>	Total	SUBSTANDARD in 1970*		Total	SUBSTANDARD in 1990**			
<i>City/Town</i>	Dwelling Units in 1970*	Dwelling Units	Percent	Dwelling Units in 1990**	Local CCPHE***	RI Hsg. Consolidated Plan 1995-98	Percent Local CCPHE	Percent RI Hsg. Consol. Plan 1995-98
<i>Metropolitan Core</i>	155,300	12,000	8	181,588	3,804	9,080	2.1	5.0
Central Falls	6,800	1,200	18	7,337	(1,063)	1,063	14.5	14.5
Cranston	24,800	3,100	13	30,516	(495)	495	1.6	1.6
E. Providence	16,900	500	3	20,808	153	567	0.0	2.7
Johnston	6,500	200	3	10,384	17	232	0.2	1.6
No. Providence	9,800	200	3	14,134	100	321	0.7	2.3
Pawtucket	28,100	1,800	3	31,615	1,338	1,915	4.2	6.1
Providence	68,100	5,000	7	66,794	638	4,487	0.9	6.7
<i>Northern RI</i>	38,200	1,500	4	47,380	1,665	2,809	3.5	5.9
Cumberland	7,700	600	8	11,217	(344)	344	3.1	3.1
Lincoln	5,800	200	3	7,281	41	321	0.6	4.4
No. Smithfield	3,100	100	3	3,835	(133)	133	3.5	3.5
Smithfield	4,300	100	2	6,308	22	169	0.3	2.7
Woonsocket	17,300	500	3	18,739	1,125	1,842	6.0	9.8
<i>Western RI</i>	17,900	1,700	9	29,333	1,216	1,174	4.1	4.0
Burrillville	3,300	300	9	5,751	137	198	2.4	3.4
Coventry	7,600	300	4	11,788	210	345	1.8	2.9
Exeter	1,000	200	20	1,919	50	145	2.6	7.6
Foster	900	200	22	1,525	137	105	9.0	6.9
Glocester	1,900	300	16	3,460	(207)	207	6.0	6.0
Scituate	2,500	300	12	3,520	426	99	12.1	2.8
W. Greenwich	700	100	14	1,370	49	75	3.6	5.5
<i>West Bay</i>	50,700	3,000	6	61,640	876	1,268	1.4	2.1
East Greenwich	3,400	100	3	4,663	(127)	127	2.7	2.7
North Kingstown	8,000	600	8	9,348	133	211	1.4	2.3
Warwick	30,300	1,600	5	35,141	(563)	563	1.6	1.6
West Warwick	9,000	700	8	12,488	53	367	0.4	3.0
<i>Southern RI</i>	20,100	1,100	5	38,589	669	1,291	1.7	2.3
Charlestown	1,500	100	7	4,256	15	108	0.4	2.5
Hopkinton	1,900	100	5	2,662	25	195	4.7	7.3
Narragansett	3,800	---	---	8,206	(196)	196	2.4	2.4
New Shoreham	500	100	20	1,264	---	---	---	---
Richmond	1,000	200	20	1,874	(110)	110	5.9	5.9
So. Kingstown	5,000	500	10	9,806	(303)	303	3.1	3.1
Westerly	6,400	100	2	10,521	20	379	1.9	3.6
<i>East Bay</i>	43,200	2,800	6	56,042	1,144	1,778	2.0	3.2
Barrington	5,100	200	4	5,822	38	81	0.7	1.4
Bristol	5,800	600	10	7,959	159	443	2.0	5.6
Jamestown	1,400	---	---	2,517	(60)	60	2.4	2.4
Little Compton	1,000	100	10	1,850	(73)	73	3.9	3.9
Middletown	5,800	300	5	7,104	(109)	109	1.5	1.5
Newport	11,600	1,100	9	13,094	36	342	0.3	2.6
Portsmouth	4,400	100	2	7,235	(184)	184	2.5	2.5
Tiverton	4,400	200	5	5,675	(168)	168	3.0	3.0
Warren	3,700	200	5	4,786	(317)	317	6.6	6.6
STATE TOTAL	325,100	22,100	7	414,572	9,374	17,400	2.3	4.2

* Sources: 1970 US Census (units listed to nearest hundred)/RI Statewide Planning

** Sources: 1990 US Census/RI Statewide Planning/Local RI Communities/RI Housing

*** CCPHE: Local Comprehensive Community Plan Housing Elements

Note#1: Although the 1970 substandard unit figure for Providence was based on the 1970 U.S. Census, it was worked out separately from other figures in this column.

Note#2: All 1990 CCPHE figures in parenthesis were taken from 1990 RIH figures because CCPHE information was insufficient.

Table 421-3(04)
ESTIMATED RANGES BETWEEN ADJUSTED AND UNADJUSTED TOTAL OCCUPIED UNITS WITH
LEAD BASED PAINT IN R.I.: 1995

	Estimated Occupied Units In 1995	Estimated Occupied Units With Lead-Based Paint (unadjusted)	Estimated % of Occup. Units With Lead- Based Paint (unadjusted)	Demolition of Dwelling Units 1991-95	Units Repaired or Painted With Federal or State Subsidies 1991-95	Estimate of Occup. Units with Lead- Based Paint (adjusted)	Estimated % of Occup. Units With Lead- Based Paint (adjusted)	Percent of Children With Elevated Blood Lead Levels*
Barrington	5,570	4,042	72.6	17	1	4,024	72.2	3.0
Bristol	7,393	5,018	67.9	0	70	4,948	67.0	7.0
Burrillville	5,356	3,050	56.9	1	69	2,980	55.6	10.0
Central Falls	6,474	4,994	77.1	14	199	4,781	73.8	25.0
Charlestown	2,466	1,087	44.1	10	37	1,040	42.2	6.0
Coventry	11,122	6,589	59.2	3	97	6,489	58.3	4.0
Cranston	29,037	19,647	67.7	46	113**	19,488	67.1	8.0
Cumberland	10,680	6,556	61.4	10	16	6,530	61.1	4.0
E. Greenwich	4,440	2,749	61.9	7	86	2,656	59.8	4.0
E. Providence	19,767	13,847	70.1	28	1,111**	12,708	64.3	7.0
Exeter	1,832	823	44.9	3	30	790	43.1	4.0
Foster	1,462	872	59.6	0	95	777	53.1	6.0
Glocester	3,133	1,838	58.7	0	151	1,687	53.8	8.0
Hopkinton	2,439	1,434	58.8	1	42	1,391	57.0	4.0
Jamestown	1,971	1,101	55.9	7	42	1,052	53.4	17.0
Johnston	9,943	5,911	59.4	7	174	5,730	57.6	4.0
Lincoln	6,994	4,730	67.6	0	193	4,537	64.9	8.0
Little Compton	1,284	781	60.8	0	23	758	59.0	4.0
Middletown	7,113	3,990	56.1	3	65	3,922	55.1	4.0
Narragansett	5,818	2,922	50.2	48	17	2,857	49.1	3.0
Newport	10,932	8,640	79.0	12	121	8,507	77.8	13.0
New Shoreham	359	208	57.9	5	0	203	56.5	4.0
N. Kingstown	8,623	5,370	62.3	48	173	5,149	59.7	7.0
N. Providence	13,242	7,488	56.5	9	136	7,343	55.5	6.0
N. Smithfield	3,687	2,453	66.5	4	16	2,433	66.0	4.0
Pawtucket	29,653	22,275	75.1	99	87**	22,089	74.5	14.0
Portsmouth	6,257	3,592	57.4	18	100	3,474	55.5	4.0
Providence	58,145	43,689	75.1	866	151**	42,672	73.4	23.0
Richmond	1,767	746	42.2	10	42	694	39.3	7.0
Scituate	3,380	2,056	60.8	0	165	1,891	55.9	3.0
Smithfield	6,220	3,444	55.4	15	22	3,407	54.8	5.0
S. Kingstown	7,736	4,209	54.4	16	121	4,072	52.6	9.0
Tiverton	5,284	3,388	64.1	34	55	3,299	62.4	6.0
Warren	4,481	3,127	69.8	2	47	3,078	68.7	10.0
Warwick	33,324	22,371	67.1	193	91**	22,087	66.3	6.0
Westerly	8,419	4,759	56.5	45	62	4,652	55.3	9.0
W. Greenwich	1,240	557	44.9	0	35	522	42.1	1.0
W. Warwick	11,693	7,156	61.2	19	87	7,050	60.3	9.0
Woonsocket	17,421	13,195	75.7	72	347**	12,776	73.3	13.0
STATE	376,157	250,704	66.6	1,672	4,495	244,537	65.0	12.5

Sources: RI Statewide Planning, RI Housing, and RI Dept. of Health

* Lead Poisoning (greater than 10 micrograms per deciliter) in all children (ages 0-72 months) tested during 1997. Rhode Island Blood Lead Summary Report: March 27, 1998, R.I. Dept. of Health

**Only partial data was available for the six "entitlement" communities in RI.

To assess whether these estimated ranges of potentially hazardous units are indicative of actual health problems warranting special attention, yearly figures provided by the R.I. Department of Health on actual lead poisoning reported in pre-school age children must be reviewed. A total of 33,973 Rhode Island children were tested for lead in 1997 and 4,238 (12.5 percent) had high blood levels (10+ micrograms per decileter). Five out of the six communities with the highest percentages of children suffering from lead poisoning were urban cities where it is estimated that 73.3 to 77.8 percent of all occupied units contained lead-based paint.

3-1-2 Special Population Issues

Population groups referred to as "special" have characteristics that distinguish them and their housing needs from those of other citizens. Usually, groups with special needs have mental, physical, emotional, or sociological difficulties or some combination thereof causing them to require financial assistance and/or professional support services. Many special population groups are more vulnerable to experiencing serious housing problems.

Prior to the mid-1970s many people with severe special needs of a physical or mental nature were confined to state or private institutions. As a result of legislative changes and consequent reallocations of federal and state funding, most of the people formerly institutionalized are now living in group homes, group care facilities, or supervised apartments.

Poverty statistics indicate which special population groups need to be included in local housing plans. Chronic housing problems are often closely associated with households having insufficient incomes; many of these households may need governmental subsidies and/or services. Data on poverty-level income can be found in the 1996 *Housing Data Base* ((5)).

The 1995-98 *R.I. Consolidated Plan* mentioned the special housing needs of the frail elderly, people with substance abuse problems, the mentally retarded and/or developmentally disabled, people with mobility impairments, veterans, individuals with HIV, and those who were coming back into the community from a correctional or other institutional setting ((9)). That plan also mentioned the homeless, and households with very low or low-incomes but considered their housing difficulties separately from other special population groups.

Counts of individuals in community residences are presented in Part 421.4. A statewide 1995 estimate and year 2000 projection of people living in institutional and non-institutional group quarters can be found in Appendix A-10.

Table 421-3(05)
RACIAL AND ETHNIC MINORITIES IN RHODE ISLAND: 1980-90
ETHNIC MINORITIES IN RHODE ISLAND: 1980-90

**This table is located
separately on the web....
It can be printed from its location**

3-1-3 Discrimination

Discrimination continues to be an obstacle for minority residents trying to secure adequate housing. The discriminatory practices of some individuals who sell and rent residential units is still an issue that needs to be dealt with ((13)). Also, the ability of ethnic or racial minority households to rent or purchase decent residential units at a price they can afford has often been limited by discrimination in the work place that has affected their earning capacity. Proven or alleged discriminatory loan practices of some financial institutions can make securing housing even more difficult ((3)).

Table 421-3(05) provides figures for certain minority populations by municipality in 1980 and 1990. Towns and cities should consider using census information or their own estimates when addressing local comprehensive plan and state housing plan requirements to help minority residents find housing. More recent state estimates are available from the Population Division of the U.S. Bureau of the Census.

The extremely low level of home-ownership by minority households, as reported in the 1990 U.S. Census, is de facto evidence of the serious obstacles confronting their efforts to become homeowners ((3)). In 1990, only 8,066 dwellings in Rhode Island were owned by households from the three major minority groups. Black households owned 3,292; Asians, 1,765; and Hispanics, 3,009 ((11)).

Table 421-3(06) shows that Rhode Island's Black population underwent a significant increase (72.5 percent to 81.5 percent) in the Metropolitan Core market area from 1970 to 1990. At the same time the total population for this urban market area decreased from 46.8 percent to 43.5 percent. This indicates that over the last two decades a higher number of Black households stayed in older urban centers or merely moved from one such area to another, while other households were more likely to move to the suburbs or rural areas.

Various explanations can be offered to suggest why the majority of Black households are clustered geographically. One contention is that Black households often live within certain neighborhoods because there are many individuals with poverty level incomes (25.8 percent) within this group ((13:23)). Thus, many such households are limited to "low rent" areas ((5)). But if low-incomes alone explained the concentration of Black households within certain areas, most low-income whites would also be found in these same areas, and this is often not the case.

A further study of the changes in specific communities within this market area reveals that Black populations increased substantially in Central Falls, Cranston, and Pawtucket, while remaining fairly static in East Providence, Johnston, and North Providence and decreasing in Providence. These changes in location raise the possibility that many moves may have been to secure housing closer to job opportunities, to move into neighborhoods with better housing and lower crime rates, or simply to seek available housing at lower rent levels.

Table 421-3(06)
BLACK POPULATION IN HOUSING MARKET AREAS AND CERTAIN
MAJOR COMMUNITIES SHOWN AS A PERCENTAGE OF STATE POPULATION
TOTALS FOR
1970-80-90

	<i>1970</i>		<i>1980</i>		<i>1990</i>	
<i>Housing Market Area City/Town</i>	<i>Percent of Total State Population</i>	<i>Percent of Total State Black Pop.</i>	<i>Percent of Total State Population</i>	<i>Percent of Total State Black Pop.</i>	<i>Percent of Total State Population</i>	<i>Percent of Total State Black Pop.</i>
<i>Metropolitan Core</i>	46.8	72.5	46.7	79.7	43.5	81.5
Central Falls	2.0	0.3	1.8	0.3	1.8	1.9
Cranston	7.8	2.3	8.1	2.1	7.6	4.7
E. Providence	5.1	5.3	5.4	5.9	5.0	5.6
Johnston	2.3	0.1	2.6	0.1	2.7	0.4
No. Providence	2.6	0.3	3.1	0.4	3.2	0.9
Pawtucket	8.1	1.6	7.5	3.6	7.2	6.7
Providence	18.9	62.6	16.6	67.2	16.0	61.3
<i>Northern RI</i>	11.9	2.7	12.3	3.8	12.0	3.6
Woonsocket	--	--	4.8	3.4	4.4	3.2
<i>Western RI</i>	5.6	0.6	7.0	0.4	7.9	0.6
<i>West Bay</i>	15.3	5.1	15.4	2.7	15.0	3.3
Warwick	--	--	9.2	1.5	8.5	1.7
<i>Southern RI</i>	5.7	2.7	7.1	2.1	8.0	1.8
So. Kingstown	--	--	2.2	1.3	2.5	0.9
<i>East Bay</i>	14.7	6.4	13.5	11.3	13.6	9.2
Middletown	3.1	5.5	1.8	2.0	1.9	2.3
Newport	3.6	10.0	3.1	8.1	2.8	6.4
STATE TOTAL	100.0	100.0	100.0	100.0	100.0	100.0

Source: U.S. Census

The twenty-year trend in other Rhode Island housing market areas varied considerably. The Black population in Western Rhode Island stayed proportionally the same while the total population increased. The West Bay Black population decreased slightly while the total population remained the same; and the East Bay experienced a dramatic drop in the proportion of Black population, from 16.4 percent of the statewide total to only 9.2 percent, while the total population in this Market Area only decreased marginally, 14.7 percent to 13.6 percent. Almost all of the Black population loss in this market area occurred in Newport, where the percent of total state Black population decreased from 10 percent to just 6.4 percent. Substantial cutbacks in military personnel at the Newport Naval Base account for at least some of the Black population decrease there.

3-1-4 Affordability Factors

Federal housing subsidy program guidelines classify affordability in terms of household income. Housing with ownership or rental costs that exceed 30 percent of household income is not considered affordable. Households living in such units are economically pressed to seek less expensive units even if they are less satisfactory in size and condition. For poverty-level households, the pressures are much harsher. High housing costs relative to a subsistence income leaves scant resources for other necessities and can be a major factor in causing household breakups or other problems. It is also why many poverty-level households move so often to seek "better housing," or to illegally break rental agreements on units they cannot afford.

To increase affordability for families most severely affected by high costs, it is first necessary to determinate how many lower-income households are paying more than a "reasonable amount" of their income for housing. The *Housing Data Base* ((5)) provides tables on poverty and affordability. Two of these tables are reproduced in this plan because of their direct bearing on housing affordability. The first shows median monthly costs as a percentage of household income (Table 421-3(07)). The second shows rent burden of selected income categories (Table 421-3(08)). This table shows that in 1994 the rent of median-income households exceeded 30 percent of income in five communities, including Providence and Newport. The rent burden experienced by all of the households in the other three income categories listed make it extremely difficult for them to pay rent and still purchase other necessities without financial aid or other subsidies. The number of 1990 Rhode Island households paying over 30 percent of monthly income for housing expenses is provided in Appendix C-3.

The *1995-98 R.I. Consolidated Plan* states that "It is the role of the state to insure the availability of affordable housing opportunities to lower income households..." ((9)). The plan lists barriers to affordable housing, including "efforts to impose higher property tax rates on multifamily housing in some communities," "impact fees on residential developments," and "the lack of public transportation in rural areas."

There is a general agreement among statewide and local nonprofit housing agencies that affordability problems have been the cause of severe hardship problems for very low income households during the last few years. This concern is well supported by the latest State of R.I. Consolidated Plan, published by Rhode Island Housing.

Table 421-3(07)
MEDIAN MONTHLY COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME;
OWNER-OCCUPIED AND RENTER-OCCUPIED UNITS IN RHODE ISLAND: 1990

City/Town	Owner-Occupied				Renter-Occupied	
	With a Mortgage		Not Mortgaged		Median Gross Rent	As a Percentage of Household Income
	Median Monthly Costs	As a Percentage of Household Income	Median Monthly Costs	As a Percentage of Household Income		
Barrington	\$1,177	22.8	\$386	13.9	\$674	25.4
Bristol	914	24.0	328	14.8	501	28.0
Burrillville	929	25.0	296	14.0	469	27.0
Central Falls	754	25.3	316	19.1	401	28.2
Charlestown	801	21.6	258	12.3	632	32.4
Coventry	851	23.0	268	14.0	485	27.4
Cranston	889	22.4	303	14.6	534	27.1
Cumberland	1,001	22.2	297	13.1	430	23.7
East Greenwich	1,401	22.7	392	13.2	527	28.2
East Providence	817	22.7	273	13.9	470	26.3
Exeter	875	23.3	263	11.2	530	23.9
Foster	919	24.4	294	12.5	385	30.4
Glocester	818	23.6	272	13.0	486	30.3
Hopkinton	845	22.8	268	12.1	511	27.1
Jamestown	904	21.0	280	15.5	688	27.7
Johnston	884	23.9	290	14.6	488	26.7
Lincoln	1,007	21.1	273	12.3	472	25.8
Little Compton	972	23.8	281	12.5	655	25.2
Middletown	950	22.8	307	12.5	676	28.2
Narragansett	950	23.3	297	13.5	670	30.3
Newport	1,092	24.4	338	15.5	593	27.7
New Shoreham	1,208	30.0	340	15.5	521	23.8
North Kingstown	949	21.9	310	13.4	570	25.6
North Providence	863	21.5	295	14.6	526	26.6
North Smithfield	880	21.0	278	14.5	518	23.6
Pawtucket	781	22.7	260	14.4	437	25.8
Portsmouth	1,070	24.2	306	14.1	714	27.3
Providence	839	22.1	291	14.3	469	30.2
Richmond	885	24.3	263	14.7	569	18.6
Scituate	986	22.1	274	11.5	519	21.0
Smithfield	904	22.2	288	12.4	488	27.0
South Kingstown	930	23.3	308	12.8	564	27.9
Tiverton	882	22.4	279	14.8	538	26.8
Warren	921	23.7	311	13.5	491	26.7
Warwick	823	22.7	284	14.1	570	27.3
Westerly	884	22.0	297	12.8	543	27.4
West Greenwich	975	25.2	216	10.6	522	34.6
West Warwick	862	22.3	273	14.6	486	26.1
Woonsocket	840	21.5	293	15.6	439	26.7
STATE	\$891	22.7	\$290	13.9	\$489	27.5

Source: US Bureau of the Census

Table 421-3(08)
RENT BURDEN OF SELECTED INCOME CATEGORIES
BY CITY AND TOWN IN RHODE ISLAND : 1994

City/Town	1994 Average Two Bedroom Rent	Rent Burden*			
		Median Income** Renter	Minimum Wage Earner	Poverty Level Family (of 3)	AFDC Recipient Family (of 3)
Barrington	\$747	21%	97%	73%	135%
Bristol	614	28	80	60	111
Burrillville	564	27	73	55	102
Central Falls	457	27	59	44	82
Charlestown	573	23	74	56	103
Coventry	525	24	68	51	95
Cranston	596	26	77	58	108
Cumberland	568	25	74	55	103
East Greenwich	621	33	81	60	112
East Providence	579	27	75	56	105
Exeter	528	21	68	51	95
Foster	928	33	120	90	168
Glocester	550	29	71	55	99
Hopkinton	545	27	71	53	98
Jamestown	681	26	88	66	123
Johnston	599	26	78	58	108
Lincoln	594	25	77	58	107
Little Compton	553	24	72	54	100
Middletown	N/A	---	---	---	---
Narragansett	705	32	91	69	127
Newport	662	32	86	64	119
New Shoreham	628	---	81	61	113
North Kingstown	664	29	86	65	120
North Providence	560	26	73	55	101
North Smithfield	612	26	79	60	110
Pawtucket	531	28	69	52	96
Portsmouth	683	21	89	67	123
Providence	546	32	71	53	99
Richmond	595	21	77	58	107
Scituate	604	23	78	59	109
Smithfield	589	30	76	57	106
South Kingstown	703	30	91	68	127
Tiverton	719	29	93	70	130
Warren	570	27	74	56	103
Warwick	624	28	81	61	113
Westerly	624	27	81	61	113
West Greenwich	N/A	---	---	---	---
West Warwick	541	26	70	53	98
Woonsocket	471	26	61	46	85
STATE	\$581	29%	75%	57%	105%

* The percent of monthly gross income needed to cover the cost of an average two bedroom unit as listed in column one.

** Based on 1994 median renter income (RIH).

Sources: R.I. Housing and R.I. Statewide Planning

3-1-5 Housing Supply and Demand

The supply of housing for all households in Rhode Island increased significantly during the first five years of the 1990s. This was primarily due to a population drop (Appendix C-1) coupled with a decrease in persons in occupied units and total household changes (Table 421-3(09)). During this period an average of 2,218 housing units were added each year. Household formation rose through 1992 but dropped off during the next three years, so that the five-year average was minus 519.

The results of all this change have been mixed. Housing vacancies (of all types) climbed from 8.8 percent in 1990 to 11.5 percent in 1995. This provided more choice and moderated rental and sale prices, but it has caused an increase in long-term vacancies in some of the larger metropolitan areas (Appendix A-8 and A-12). It has also meant that many lower-income owners had to delay maintenance and sell rental structures at a loss because it was a renters/buyers market. The households benefiting the least from this increase in vacancies have been those with very low-incomes, as reflected in Tables 421-3(07) and 3(08), who remain at an affordability disadvantage.

Table 421-3(09)
PAST CENSUS TOTALS AND FUTURE ESTIMATES AND PROJECTIONS OF
PERSONS IN OCCUPIED UNITS, AND TOTAL HOUSEHOLDS, UNITS, AND
VACANCIES

Year	Persons In Occupied Units	Household Size	Total Households	Housing Units	Housing Vacancies	Percent Housing Vacancies
U.S. CENSUS*						
1970	897,814	3.07	292,588	317,689	24,605	7.7%
1980	913,095	2.70	338,590	372,672	35,861	9.6%
1990	964,869	2.55	377,977	414,572	36,595	8.8%
1991	966,157	2.55	379,567	417,960	38,393	9.2%
1992	964,728	2.53	380,778	419,816	39,038	9.3%
1993	963,250	2.55	377,941	421,591	43,650	10.4%
1994	960,479	2.56	375,770	423,429	47,659	11.3%
1995	956,096	2.54	376,156	425,662	49,506	11.6%
1996	954,620	2.53	377,784	427,083	49,299	11.5%
STATEWIDE PLANNING**						
1995	956,739	2.54	376,157	424,923	48,766	11.5%
2000	969,772	2.54	380,281	436,540	56,259	12.9%

Sources: * U.S. Census (for 1970-1990 totals), and U.S. Census, Population Estimates and Population Distribution Branches (for 1991-1996 estimates).
 ** Statewide Planning (for 1995 estimate and year 2000 projection).

3-1-6 Housing Planning/Development Inadequacies

To be effective, local and state housing planning has to be an ongoing process. Periodic surveys are needed; regulations, ordinances, and state laws have to be reviewed and updated as warranted; and new concepts have to be considered. Many communities do not keep up to date on these activities.

Communities need to gather housing information on a regular basis to be able to make informed decisions concerning residential and other land use changes and development. Every community is required by law to update its Comprehensive Plan every five years, including the Housing Element.

Probably the most neglected housing planning in the past has been in the areas of inter-community and regional planning. It is difficult for communities to coordinate housing programs to benefit them as part of a larger regional entity rather than individually. Many issues and activities (such as not allowing high-density residential development over major aquifers or in close proximity to non-compatible uses in neighboring communities) call for regional cooperation.

3-1-7 Growth Management Policies and Other Issues

Growth management is a way to control land use development and preserve environmental resources. It is accomplished through enacting and enforcing laws and regulations that establish comprehensive, integrated planning on a state, regional, and local level.

A "growth plan" benefits the community by establishing specific policy on future land uses. The two techniques usually used by communities to identify anticipated growth are "build-out" scenarios and "alternative growth" scenarios. Information in the "Mixed Uses and Balanced Growth" column of Appendix B-1 indicates how many communities have dealt with growth management issues in writing their comprehensive plans for the 1990s.

Most Rhode Island communities have not yet reached what would be considered a building saturation point and thus need to work up a maximum "build-out" date or hypothetical point-in-time when all developable land will reach maximum density under current zoning. Those few communities that have already reached "build-out" need to use alternative plans, concentrating on rehabilitation of existing buildings, "change of use" conversions, filling in of vacant lots, or usage of vacant buildings.

In rural or small suburban communities, workable strategies for increasing affordable housing include: cluster or open space zoning, zoning to allow accessory apartments, zoning to allow multi-family housing, and zoning regulations aimed at encouraging higher densities and mixed-use development in areas with existing infrastructure and services.

In the past, the failure to control land use properly has led to urban sprawl and strip development. This has caused an economic burden for community residents. Poorly planned development has caused particular hardships for property owners in suburban areas. Facilities and services that were already serving them have often been stretched, neglected, or dropped in an effort by the community to cope with the increased financial burden of new and unplanned sewer and water extensions, school additions, road extensions, and other infrastructure.

The Rhode Island Comprehensive Planning and Land Use Regulation Act of 1988, the Zoning Enabling Act of 1991, and the Land Development and Subdivision Review Enabling Act of 1992 are the legal "keystones" upon which local regulations relating to planned growth are based.

3-2 HOUSING DEMAND AND NEEDS ASSESSMENT

Shelter is basic to the security, health, and psychological well being of all persons. It is difficult to have any pattern of normalcy, get or continue any type of employment, or hold a family together without a suitable place to live.

3-2-1 Past Demand and Need

There is a difference between "housing demand" and "housing need." The number of individuals in a given locality and the decisions they are able to make and act upon concerning housing determine the "housing demand" in a community. Those people who cannot afford housing that they desire and need (even though there may be vacant units available) exert an ineffective demand for housing. This is usually referred to as "housing need."

"Market demand" has a slightly different meaning as used in the housing field. It is a term primarily used in the real estate and construction fields to distinguish the financial aspects of how many additional dwelling units of a certain type can be absorbed into a given area at a particular time. "Market demand" is said to be positive if additional units are a sound investment for certain household groups being considered as buyers or renters, or negative if there is an over-abundance of existing units for these same households. An example of negative demand is the situation that occurred in the condominium market during the early 1990s, when large numbers of units continued to be built or converted from conventional units, (see Appendix A-11) even though sales were static or declining. By 1998, the demand for these units had again risen ((15)).

Table 421-3(09) shows that the total number of housing units in Rhode Island grew from 372,672 in 1980 to 414,572 in 1990, for an 11.2 percent increase (41,900 more units). The total number of persons in occupied units increased by 5.4 percent and household size diminished from 2.70 to 2.55, causing a 10.4 percent increase in household formation (38,387 more units). Thus, overall "housing demand" did not increase appreciably. Some segments of the market, such as luxury single units and low-income multi-family units, did demonstrate significant demand during this period though due to certain inflationary factors.

"Housing need" is an aspect of demand that cannot be resolved by simply adding or subtracting from a given housing inventory because it involves household incomes that are insufficient to compete with those required to secure locally available housing in standard condition. Those who may be classified as having a "need" for adequate housing are usually paying an excessive proportion of their income for current housing expenses, living in substandard housing units, and/or occupying units that are too small relative to household size.

The usual reason for "need" continuing to be unfulfilled is simply the result of having insufficient income or assets to compete with others in the housing market (see Appendix D).

When housing costs exceed 30 percent or more of total income, lower-income persons are faced with difficult choices. The higher the percentage of income they must spend on housing, the more likely it is they will end up having to move out of their dwellings and neighborhoods (often multiple times), change jobs, lose friends and support services, change modes of travel, and change their children's schools. They may also be forced to move into substandard units or smaller units. As a result of all this trauma and change, some households may break up, causing even more of an increased "need" for low-priced units. To prevent such dire circumstances, some very low-income households will continue to pay extremely high percentages of their cash income to continue living in units they rent or own (see Table 421-3(08)).

The three significant components of housing "need" are availability, quality, and affordability. Table 421-3(09) reveals that the number of vacant units available in the state has increased, so availability has been mainly a size, adaptability, and location problem during the mid and late 1990's. Quality concerns are a diminishing problem in Rhode Island, as indicated by reviewing Table 421-3(03) and other information within this plan. One reason for the increased quality of housing in the state is the heavy usage of home repair loan and grant programs that have been readily available for the last ten to fifteen years. Another reason is the positive effect that a continual upgrading of housing code laws and enforcement has had on the housing stock. This is notwithstanding the general opinion of housing code officials that certain sections of minimum housing law still need updating.

As for affordability, out of 179,626 specified owner-households in 1990, 42,113 (23.4 percent) paid 30 percent or more of their income for housing and related expenses, and 61,883 (40.7 percent) of the 152,032 specified renter-households paid over 30 percent on housing expenses ((4)). A comparison of households spending 30 percent or more of their income for housing expenses over the decade between 1980 and 1990 (see Table 421-3(10)) indicates certain changes that took place in Rhode Island. For example, the percentage of households paying 30 percent or more of household income for rent remained almost constant, but 5 percent fewer elderly households paid over 30 percent, while 5 percent more families paid over that amount.

If there is a significant lack of housing for any particular group in the general population, it will usually show up in statistics relating to an increase of families "doubling up," household overcrowding, and rising numbers of individuals seeking emergency housing. According to 1990 Census data, about 24,857 (5.8 percent) of the families in the state were considered "subfamilies" (members of larger households) because they were doubling up with relatives. Approximately 6,111 households (4.0 percent of the total) lived in overcrowded conditions (1.01 or more persons per room) in 1990 rental units. Also, between 1989 and 1990 there was an estimated 5.2 percent increase in the number of shelter nights homeless individuals spent in emergency shelters throughout Rhode Island. During the 1997-98 period there were 3,058 individuals who sought emergency shelter as compared with 3,684 in 1991. Much of this decrease has been attributed to an increase in available transitional housing units. In 1999 the emergency shelter population again increased substantially do primarily to a lack of affordable housing and a lack of adequate support systems for individuals with various problems.

A very limited amount of housing need information has been provided in this plan (see Appendices C-2 & 3). There is substantial “need” data provided in the *Housing Data Base* ((5)) and reliable estimates and projections in the *1995-1998 R.I. Consolidated Plan* ((9)). These two sources (which are periodically updated) will serve as timely “baseline” references for implementation goals and strategies. These sources should be utilized when planning is done for local housing needs unless primary sources or original data gathering can provide more particular data or greater detail.

Table 421-3(10)
COMPARISON OF RHODE ISLAND HOUSING NEEDS: 1980-90
(gross rent – 30% or more of household income)

Household Type	1980 Number of Households - %	1990 Number of Households - %
Elderly	18,227 – 34%	18,024 – 29%
Family*	35,965 – 66%	43,859 – 71%
<u>Total Need**</u>	<u>54,192 – 100%</u>	<u>61,883 – 100%</u>
Total Number of Households in R.I.	338,590	377,977
Housing Need as % of Total Households	16.0%	16.4%

* Includes other non-elderly households.

** Does not include certain *not specified* households.

Sources: 1980 U.S. Census: STF 4A, R.I., 1990 U.S. Census: STF 3, R.I. and CPH-L-80, Tabel 4.

3-2-2 Current Estimates and Future Projections

It is important that statistical data for housing planning be kept as current as possible. When U.S. Census data on housing is more than five years old, it needs to be supplemented by more recent surveys, data gathering, and informed estimates. Whenever possible, estimates and projections should be cross checked by using at least one other method to arrive at a similar conclusion. An alternate way of keeping within some degree of accuracy is to establish parameter figures (making estimates or projections for high and low figures to provide a range), as done for Table 421-3(04).

In this plan, all estimates are based on appropriate surveys, governmental and private sector records, and tested professional judgements. The year 1995 was used for most estimates since there was an abundance of reliable data available and it was a mid-point to the year 2000 allowing (in many cases) straight-line projections to be made. There were also an abundance of statistical estimates available from the U.S. Census, Population Estimates and Population Distribution Branches, that allowed comparisons and adjustments (as necessary) to be made to Statewide Planning estimates.